

Information to identify the case:

Debtor 1	<u>Andres M. Heredia</u>	Social Security number or ITIN	xxx-xx-6064
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	18-15425-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Andres M. Heredia

6/22/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Andres M. Heredia
 Debtor

Case No. 18-15425-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 40

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db Andres M. Heredia, 6901 Polk St, Apt 1, Guttenberg, NJ 07093-1878
 517397993 Capital One Bank USA, NA, c/o Lyons, Doughty, Veldhius PC, 136 Gaither Dr Ste 100, Mount Laurel, NJ 08054-1725
 517397994 Capital One N.A., c/o the Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
 517397995 Capital One/GM Card, c/o Frontline Asset Strategies, LLC, 2700 Snelling Ave N, Roseville, MN 55113-1719
 517398005 Ford Motor Credit Company LLC, c/o Michael J. Ingino, Esq., 1333 S University Dr Ste 201, Plantation, FL 33324-4001
 517398006 Hudson Co.Sup.Ct/Docket#:DC00969117, Special Civil PArt, 595 Newark Ave, Jersey City, NJ 07306-2394
 517398007 Hudson Co.Sup.Ct/Docket#:DC01354617, Special Civil PArt, 595 Newark Ave, Jersey City, NJ 07306-2394
 517398008 Hudson Co.Sup.Ct/Docket#:DC01590917, Special Civil PArt, 595 Newark Ave, Jersey City, NJ 07306-2394
 517398011 Midland Funding LL, c/o Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
 517398017 The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
 517398022 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usan.j.njbankr@usdoj.gov Jun 23 2018 00:00:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 23 2018 00:00:45 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr +EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 517397989 EDI: AMEREXPR.COM Jun 23 2018 03:33:00 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
 517397990 EDI: AMEREXPR.COM Jun 23 2018 03:33:00 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
 517397991 EDI: CAPITALONE.COM Jun 23 2018 03:33:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
 517397992 EDI: CAPITALONE.COM Jun 23 2018 03:33:00 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 517397997 EDI: MID8.COM Jun 23 2018 03:33:00 Credit One Bank N.A., c/o Midland Funding LLC, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 517397996 EDI: RESURGENT.COM Jun 23 2018 03:33:00 Credit One Bank N.A., c/o Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
 517397998 EDI: RCSFNBMARIN.COM Jun 23 2018 03:33:00 Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873
 517397999 EDI: RCSFNBMARIN.COM Jun 23 2018 03:33:00 Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
 517398000 EDI: DISCOVER.COM Jun 23 2018 03:33:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
 517398001 EDI: DISCOVER.COM Jun 23 2018 03:33:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025
 517398002 EDI: TSYS2.COM Jun 23 2018 03:33:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
 517398004 EDI: AMINFOFP.COM Jun 23 2018 03:33:00 First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
 517398003 +EDI: AMINFOFP.COM Jun 23 2018 03:33:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 517398009 EDI: RESURGENT.COM Jun 23 2018 03:33:00 Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
 517398010 EDI: MID8.COM Jun 23 2018 03:33:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 517398013 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery Assoc LLC, c/o Sheena Daneshyar, Esq., 120 Corporate Blvd, Norfolk, VA 23502-4952
 517398012 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 517398014 EDI: RMSC.COM Jun 23 2018 03:33:00 Synch/amazon, PO Box 965015, Orlando, FL 32896-5015
 517401496 +EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517398015 EDI: PRA.COM Jun 23 2018 03:33:00 Synchrony Bank, c/o Portfolio Reco Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 517398016 EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
 517398018 EDI: TFSR.COM Jun 23 2018 03:33:00 Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
 517398019 EDI: TFSR.COM Jun 23 2018 03:33:00 Toyota Financial Services, PO Box 9786, Cedar Rapids, IA 52409-0004
 517398020 EDI: TFSR.COM Jun 23 2018 03:33:00 Toyota Motor Credit Corp, PO Box 9786, Cedar Rapids, IA 52409-0004
 517398023 EDI: WFFC.COM Jun 23 2018 03:33:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 40

Date Rcvd: Jun 22, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517398024 EDI: WFFC.COM Jun 23 2018 03:33:00 Wells Fargo Bank, PO Box 10438,
Des Moines, IA 50306-0438

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517398021* Toyota Motor Credit Corp., PO Box 9786, Cedar Rapids, IA 52409-0004

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Rafael Gomez on behalf of Debtor Andres M. Heredia gomez@gomezlegal.com,
G26361@notify.cincompass.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5